

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In Re:

Steven G. Mercer

Debtor(s)

Chapter: 13
Case Number: 5-16-00577

CERTIFICATE OF MAILING

The undersigned employee in the office of:

Tullio DeLuca, Esquire

hereby certifies that a copy of the attached Notice & Motion to Incur Debt was mailed today to all parties named on the mailing list attached hereto by regular first class mail.

DATED: December 11, 2020

SIGNED: Dina Manchak

TITLE: Legal Assistant

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE : CHAPTER 13
STEVEN G. MERCER :
Debtor(s) : CASE NO. 5-16-00577

NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST

NOTICE IS HEREBY GIVEN that Debtor filed a Motion to Incur New Debt to purchase a home with the United States Bankruptcy Court for the Middle District Court of Pennsylvania. Objections to said Motion to Incur New Debt to purchase a home shall be filed with the Clerk, U.S. Bankruptcy Court, 274 Max Roseann, U.S. Courthouse, 197 South Main St., Wilkes-Barre, PA 18701, on or before December 25, 2020. All objections shall conform to the Federal Rules of Bankruptcy Procedure and shall be served upon Debtors' Counsel and upon Chapter 13 Trustee. Hearing on any Answers or Objections will be heard on January 14, 2021 at 9:30 a.m. via telephonic hearing.

If no objections are timely filed and served upon the following individuals, the Court may enter an Order granting the Motion to Incur New Debt to purchase a home.

Tullio DeLuca, Esquire
381 N 9th Avenue
Scranton PA 18504
[Attorney for Debtor(s)]

Date of Notice: December 11, 2020

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE : CHAPTER 13
STEVEN G. MERCER :
Debtor(s) : CASE NO. 5-16-00577

MOTION TO INCUR POST-PETITION DEBT

AND NOW COMES, Steven G. Mercer, the Debtor, by and through his Counsel, Tullio DeLuca, Esq. and files this Motion to Allow Debtor to Incur New Debt for the purchase of a home and states the following:

1. Debtor filed a Chapter 13 Petition with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Debtor has applied for a loan to purchase property located at 118 Swartz St., Dunmore, PA 18512.
3. Debtor was renting to own the above property and paying rent. The mortgage will replace the rental payments.
4. The term of the loan is 360 months. The monthly payment will be \$1,072.99, with an interest rate of 3.625%.
5. Debtor contends that incurring this debt will not interfere with his Chapter 13 Bankruptcy and that there will be no adverse affect on pre-petition creditors.

WHEREFORE, Debtor respectfully requests that this Honorable Court grant the Debtor's request and enter order permitting the purchase as set forth herein, and for such other and further relief to which Debtor may be entitled to.

Dated: December 11, 2020

Respectfully Submitted,

By: /s/Tullio DeLuca
Tullio DeLuca, Esq.
Counsel for Debtor
381 N. 9th Avenue
Scranton, Pa 18504

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE : CHAPTER 13
STEVEN G. MERCER :
Debtor(s) : CASE NO. 5-16-00577

ORDER APPROVING DEBTOR'S MOTION TO INCUR DEBT

IT IS ORDERED that the Motion to Incur Debt filed on December 10, 2020
is hereby GRANTED.

CAPITAL ONE
PO BOX 30285
SALT LAKE CITY, UT 84130-0285

CAPITAL ONE BANK, N.A.
PO BOX 71083
CHARLOTTE, NC 28272-1083

DISCOVER BANK
PO BOX 3025
NEW ALBANY, OHIO 43054-3025

HOME DEPOT CREDIT SERVICES
PO BOX 790328
ST. LOUIS, MO 63179-0328

INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA, PA 19101-7346

JOANNA MERCER
330 W MAIN ST
DALTON, PA 18414-9558

LANOKA HARBOR MARINA
888 BAY WAY
LANOKA HARBOR, NJ 08734-1900

M&T BANK
LEGAL DOCUMENT PROCESSING
1100 WHERLE DRIVE
WILLIAMSVILLE, NY 14221-7748

M&T BANK
PO BOX 1508
BUFFALO, NY 14240

MIDLAND FUNDING LLC
PO BOX 2011
WARRREN, MI 48090-2011

PORTFOLIO RECOVERY ASSOCIAES
PO BOX 41067
NORFOLK, VA 23541-1067

PHELAN HALLINAN, LLP
1617 JFK BLVD STE 1400
ONE PENN CENTER
PHILADELPHIA, PA 19103

FITZPATRICK LENTZ & BUBBA PC
DOUGLAS J SMILLIE
4001 SCHOOLHOUSE LANE
PO BOX 219
CENTER VALLEY, PA 18034-0219

SYCHRONY BANK/ HH GREGG
PO BOX 965060
ORLANDO, FL 32896-5060

TOYOTA MOTOR CREDIT CORP
PO BOX 8026
CEDAR RAPIDS, IA 52408-8026

TOYOTA MOTOR CREDIT
PO BOX 9013
ADDISON, TX 75001-9013

WELLS FARGO BANK
MAC F8235-02F
PO BOX 10438
DES MOINES, IA 50306-0438

WELLS FARGO
PO BOX 94435
ALBUQUERQUE, NM 87199-4435

WELLS FARGO BANK, NA
MAC #D3347-014
3476 STATEVIEW BLVD
FORT MILL, SC 29715-7203

WELLS FARGO FINANCIAL
4143 121ST STREET
URBANDALE, IA 50323-2310

MICHAEL FISNE
1211 AUDUBON DR.
CLARKS SUMMIT, PA 18411

INTERNAL REVENUE SERVICE
SPECIAL PROCEDURES BRANCH
PO BOX 7346
PHILADELPHIA, PA 19101-7346